

## **USDA Rural Development**



Virginia 2016 Progress Report



### **Table of Contents**

Acting State Director's Message "What a Year Can Accomplish in Virginia" p. 2

Fiscal Year 2016 p. 3

Rural Business and Cooperative Programs p. 5

Rural Housing Programs p. 8

Community Facilities Programs p. 10

Rural Utilities Programs p. 11

Virginia Success Stories p. 13

Stronger Economies Together p. 14

Investments by County **p. 15** 

Summary of USDA Rural Development Major Programs p. 18



#### What a Year Can Accomplish in Virginia

"I am proud of our accomplishments in the commonwealth and I look forward to these investments paying great future dividends for all Virginia citizens."

— Janice Stroud-Bickes, December 2016

In 1862, President Abraham Lincoln signed into law an act of Congress establishing the United States Department of Agriculture. He called USDA "The People's Department."

Here at Rural Development we take President Lincoln's mandate personally. Rural Development's mission is to increase economic opportunity and improve the quality of life for all rural Americans. We, in Virginia, have once again succeeded in our mission. In fiscal year 2016 we strategically invested more than \$1.2 billion in the Commonwealth. We invested in community infrastructure, rural housing and provided business financing that helped create and retain rural jobs. We did it in a fiscally responsible manner with the support of our Headquarters Office and Centralized Servicing Center, and with just 80 Virginia Rural Development employees – our administrative costs were less than 1 cent for every dollar invested in Virginia's economy. I am proud of the great effort of each of our efficient and hardworking team members.

In 2016, one of the ways we improved economic opportunity for rural Virginia was by helping 3,743 families and individuals become homeowners, which gave each of them a better chance to achieve the American Dream and to build wealth. We invested \$1.8 million to bring high-speed internet to rural Virginia, providing communities access to infrastructure that will facilitate future growth. Thirty-eight communities are now on the path to gaining critical clean water access and environmentally responsible wastewater disposal. Many of those projects have been an essential part of reducing the pollutants in the Chesapeake Bay watershed. We had a record year in rural business creation and development, investing more than \$52.2 million in 57 Virginia businesses. We invested more than \$83.5 million in 76 community facilities projects that included cultural, education, public safety and healthcare facilities. We continued to manage more than 200 multi-family housing properties that provide affordable and decent rental units. It is clear that USDA Rural Development in Virginia can truly build a community from the ground up.

This fiscal year we worked hard to develop new partnerships with communities to increase economic opportunities and improve the quality of life for rural Virginians. By connecting with local and regional partners, nonprofit organizations, state and local governments and faith-based organizations, we expanded our investments and strengthened our existing collaborative relationships. We are working pragmatically with communities and planning district commissions to implement their regional plans for success and to fund their ideas. I am proud of our accomplishments in the Commonwealth and I look forward to these investments paying great future dividends for all Virginia citizens.

Sincerely.

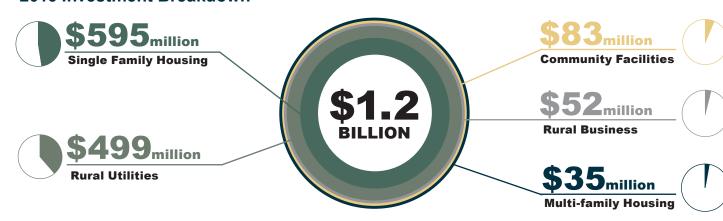
Janice Stroud-Bickes,

Acting State Director, USDA Rural Development Virginia

#### Fiscal Year 2016

USDA Rural Development is working to improve the lives of rural Virginians through strategic investments that help communities thrive. **Nineteen percent** of Virginians live in rural localities. During this fiscal year the agency invested more than \$1.2 billion in loans and grants across its core mission areas: Rural Business, Community Facilities, Rural Utilities and Rural Housing. **Thirty-two percent** of the funds invested in Virginia were invested in areas of rural poverty. The poverty rate in rural Virginia is 18.3 percent compared to 10.6 percent in urban areas. USDA Rural Development awarded more than 4,000 loans, guaranteed loans and grants to support access to health care, public safety, job creation, local food project expansion, improved sewer and drinking water, broadband, safe and affordable housing for low-income families, improved transportation for rural school children and many other essential services that improve the quality of life for rural Virginians.

#### 2016 Investment Breakdown



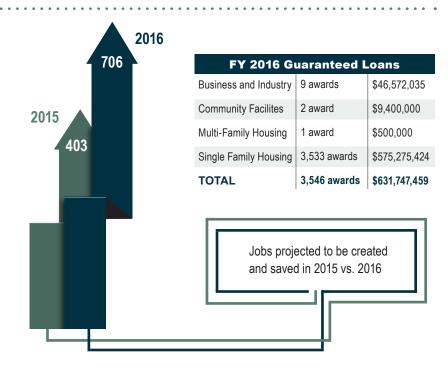
2016 Investments									
Business and Industry	9 awards	\$46,572,035	Rental Assistance	253 awards	\$34,685,932				
Renewable Energy	19 awards	\$795,789	Community Facilities Loans	31 awards	\$72,642,600				
Business Grants	7 awards	\$596,000	Community Facilities Guaranteed	2 awards	\$9,400,000				
RCDG/SDGG*	2 awards	\$372,433	Community Facilities Grants	43 awards	\$1,477,600				
Value Added Producer Grants	20 awards	\$3,914,247	Water Waste Disposal Loans	13 awards	\$40,955,000				
Single Family Housing Direct	131 awards	\$18,939,661	Water Waste Disposal Grants	25 awards	\$10,336,000				
Single Family Housing Guaranteed	3,533 awards	\$575,275,424	Telecommunication	3 awards	\$2,412,290				
Single Family Housing Repairs	258 awards	\$1,529,146	Electric	4 awards	\$445,462,000				
Multi-family Housing Guaranteed	1 award	\$500,000	Other	5 award	\$136,807				
		TOTAL: 1.26	6.002.964						

<sup>\*</sup>Rural Community Development Grants /Socially Disadvantaged Group Grants

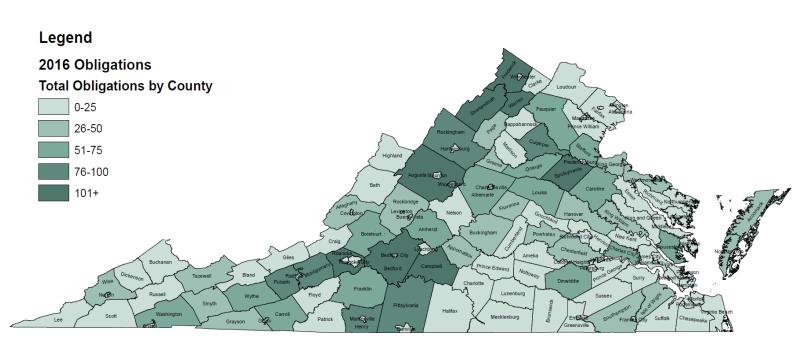
### Fiscal Year 2016 (continued)

#### **Public-Private Partnerships**

In order to increase access to funding, create jobs and stimulate rural economies, USDA Rural Development partners with private lenders to guarantee home and business loans. The agency guaranteed more than 3,500 home loans for moderateincome Virginians in 2016. The agency also guaranteed \$9.4 million in community facilities loans. Through a multi-family guaranteed loan, low-income housing options will be expanded for rural Virginians. Through business loan guarantees USDA Rural Development is projected to create or save 706 jobs. In addition, the agency matched 57 percent of its Rural Business funds through leveraged lending partnerships.



#### **County Investment Breakdown**



\*Specific county obligation amounts on pg 17.

# Rural Business and Cooperative Programs

In Fiscal Year 2016, USDA Rural Development invested more than **\$52 million in Virginia's rural businesses**, supporting **57 projects**. Business and Cooperative Programs serve Virginia communities by creating new businesses, growing production, maintaining jobs, conducting feasibility studies, improving rural energy development, creating professional business plans, and increasing revenue for rural business ventures. **Fifty-six percent** of the funds invested by the Business and Cooperative Programs support local and regional food systems, expanding access to farm-to-table dining and fresh food for all Virginians.

### Business & Industry Loan Guarantees

The B&I Guaranteed Loan program bolsters the existing private credit structure through the guaranteeing of loans for rural businesses, allowing private lenders to extend more credit than they would typically be able to. Under the program, USDA Rural Development provides guarantees on loans made by approved lenders that participate in the program.

#### Rural Business Development Grants

The RBDG program is a competitive grant program providing targeted technical assistance, training and other services to help develop or expand small and emerging private businesses. The businesses must have fewer than 50 employees and less than \$1 million in gross revenues. Grants are awarded to qualified organizations to carry out enterprise- or opportunity-related projects to boost development.

### Intermediary Relending Program

The IRP program provides
1-percent, low-interest loans to
local intermediaries that re-lend
to businesses and for community
development projects in rural
communities.

"It really would have strapped us if we didn't have this grant to make all of that investment in inventory."

-Jane Cullipher Cullipher Farm, Virginia Beach



Jane Cullipher, co-owner of Cullipher Farm in Virginia Beach, used a \$200,000 Value-Added Producer Grant to help pay for packaging, advertising, website development and full-time employee pay, all of which will help expand the farm's community-supported agriculture program, "u-pick" fields, and on-farm market.

# Rural Business and Cooperative Programs (continued)

### Rural Microentrepreneur Assistance Program

The RMAP program awards loans and grants to Microenterprise Development Organizations to establish revolving funds for microloans to "micro-enterprises," or very small rural businesses, and to provide technical assistance and training. The program supports start-up or expansion of very small rural business ventures.

## Rural Economic Development Loans and Grants

The REDLG program finances economic development and job creation in rural areas. Under the program, USDA provides zero-interest loans and grants to local utilities to establish revolving loan funds to support local business development projects.

### Rural Cooperative Development Grants

The RCDG program is a competitive grant program to start or run centers for cooperative development.

These centers improve economic conditions in rural areas by helping individuals and businesses start, expand or improve rural cooperatives and other mutuallyowned businesses.



In Rockbridge this year, BARC Electric
Cooperative installed solar panels on a former
elementary school's soccer field and used
the school building to establish a solar energy
learning center. USDA Rural Development
contributed a \$250,000 Rural Energy for America
Program grant for the project, which will offset 25
percent of the energy needs in the homes of 225
BARC members.

### Socially-Disadvantaged Groups Grants

The SDGG program provides technical assistance to socially-disadvantaged groups through cooperatives and cooperative development centers.

### Value Added Producer Grants

The VAPG program is a competitive grant program to help independent agricultural producers enter into activities that add value to their products through new processing and/or marketing opportunities.

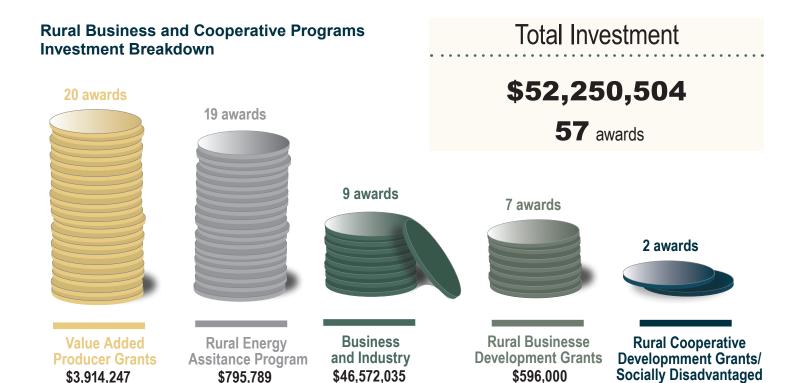
#### Rural Energy for America Program Loan Guarantees and Grants

The REAP program provides loans and grants to agricultural producers and rural small businesses to purchase or install renewable energy systems or make energy efficiency improvements.

#### Rural Energy for America Program Audit and Development Grants

Grantees that receive assistance through this competitive REAP grant program help rural small businesses and agricultural producers by conducting and promoting energy audits, and providing renewable energy development assistance.

# Rural Business and Cooperative Programs (continued)



#### Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program

This program provides loan guarantees to develop, construct or retrofit commercial-scale biorefineries so that they can implement new and emerging technologies to support the development of advanced biofuels, renewable chemicals and biobased product manufacturing.

### Repowering Assistance Program

This program provides funding for up to 50 percent of the total eligible project costs for biorefineries to install renewable biomass systems for heating and power at their facilities or to produce new energy from renewable biomass.

### Advanced Biofuel Payment Program

**Group Grants** 

\$372,433

This program supports increased production of advanced biofuels through payments to advanced biofuel producers for finished advanced biofuel products.

6 | USDA Rural Development 2016 Progress Report

### **Rural Housing Programs**

USDA Rural Development improved rural housing in Virginia with more than \$630 million in loans and grants to build, repair, rehabilitate, rent and purchase homes that will ultimately improve the quality of life throughout the state. USDA Rural Development provides funding for single-family homes, apartments for lower-income families or the elderly, and housing for farm laborers. In Fiscal Year 2016, the agency obligated 642 direct loans or grants and 3,534 guaranteed loans to finance or repair homes for rural Virginia families.

#### **Single-Family Housing Direct Home Loans**

This program helps very-low- and low-income individuals and families buy, build and improve homes in rural areas. Payment assistance, a type of subsidy, may be provided for very-low-income applicants — based on their adjusted household income — to help them afford the monthly mortgage loan payments.

#### **Single-Family Housing Loan Guarantees**

This program helps moderate-income individuals and families buy, build and improve homes in rural areas. USDA Rural Development provides guarantees on loans made by approved lenders that participate in the program.



Alias and Ansam Khader purchased their first home in 2016 thanks to a USDA Rural Development direct home loan. The Khaders are originally from Iraq, and in 2008 they left that country hoping to find a safer place to live, which they found in the U.S.

### Single-Family Housing Repair Loans and Grants

This program helps very-low-income rural individuals and families repair, improve or modernize their homes. Grants are provided to elderly very-low-income homeowners to remove health and safety hazards from their homes.

#### Mutual Self-Help Housing Technical Assistance Grants

This program provides grants on a competitive basis to qualified organizations to help them carry out local self-help housing construction projects. Grant recipients supervise groups of very-low- and low-income individuals and families as they construct their own homes in rural areas. The group members provide most of the construction labor on each other's homes, with technical assistance from the organization overseeing the project.

**Total Investment** 

\$35,185,932

**254** awards

### Multi-Family Housing Direct Loans

This program provides competitive financing to construct or renovate affordable multi-family rental housing for low-income, elderly, or disabled individuals and families in eligible rural areas.

#### **Rental Assistance**

Rental Assistance payments may be made to owners of USDA Rural Development-financed rural rental housing or farm labor housing apartment complexes on behalf of low-income tenants who are unable to pay market-rate rent to help them meet their monthly rent payments.

### Multi-Family Housing Loan Guarantees

The program provides financing to construct or renovate affordable multi-family rental housing for low-to moderate-income individuals and families in eligible rural areas. Under the program, USDA Rural Development provides guarantees on loans made by approved lenders that participate in the program.

### Housing Preservation Grants

HPG grants are provided to sponsoring organizations to repair or rehabilitate housing occupied by very-low- and low-income people in rural areas.

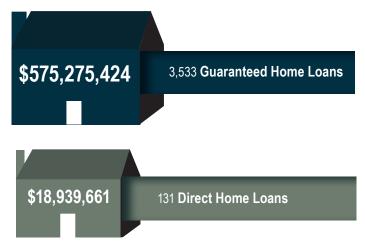
### Farm Labor Housing Loans and Grants

This program provides financing to develop affordable multi-family rental housing for year-round and migrant or seasonal domestic farm laborers and their families.



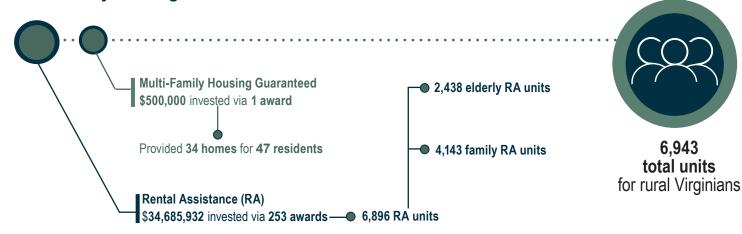
Kesean Sparrow and his mother, Kristina Sparrow, live at The Rivers apartments in Chesapeake. Kesean participated this year in the USDA Summer Food Service Program, which provides meals for children during months that school is not in session. More information about SFSP can be found on pg. 15.

#### **Single Family Housing Investment Breakdown**





#### Multi-Family Housing Investment Breakdown



### **Community Facilities Programs**

During Fiscal Year 2016, USDA Rural Development invested more than **\$83 million** in rural Virginia through community facilities loans and grants. The **76 projects**, including funding for schools and fire safety equipment, was used to benefit **402,796** rural Virginia residents. These investments help improve access to health care in medically underserved areas. Community Facilities programs help build, expand, rehabilitate, purchase and support the development of police and emergency fire stations and equipment, museums, child care centers, hospitals, clinics, schools and more.

### Community Facilities Loans and Grants

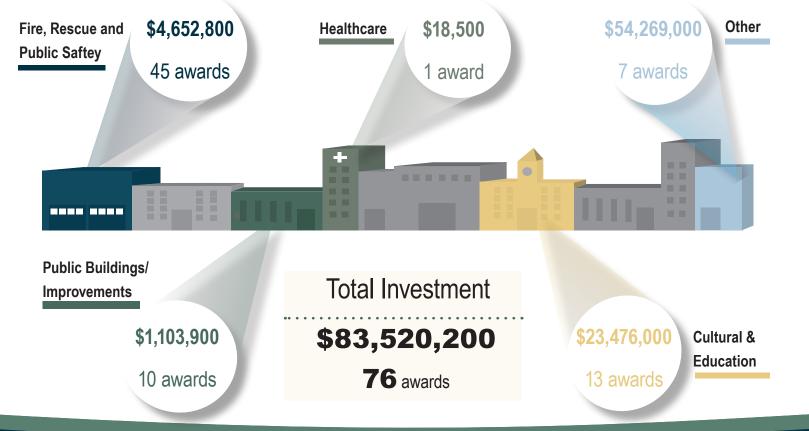
This program provides direct loans, loan guarantees and grants to qualified organizations to develop, build and equip essential community facilities in rural areas. Examples of essential facilities include public safety, fire and rescue and telecommunications buildings, schools, libraries, hospitals and health care clinics.

#### Rural Community Development Initiative Grants

RCDI grants are provided to help non-profit housing and community development organizations support housing, community facilities and community and economic development projects in rural areas.



USDA Rural Development has provided Grottoes Volunteer Fire Department with more than \$1.9 million in loans and grants since 1997, helping the department purchase fire protection equipment, two fire engines, a new fire station and an addition that houses a gymnasium and GVFD Museum.



### **Rural Utilities Programs**

USDA Rural Development invested more than \$499 million during Fiscal Year 2016 through 45 infrastructure projects to provide reliable and clean drinking water, wastewater treatment systems, electric power, and telecommunications services for 20,722 residents in rural Virginia. Every year, Rural Utilities expands access and affordability to key resources that are often taken for granted in urban areas. These investments are key to the prosperity of rural communities and their ability to attract new business.



USDA Rural Development announced on April 21 more than \$2.7 million in wastewater infrastructure funding that will address the health and environmental concerns in White Stone.

"Once we get sewage we will be able to fully develop our economic growth here in the area. The buildings won't be empty – they're going to be full."

-Pat Frere, Town of White Stone Town Manager

#### **Electric Infrastructure Loans**

This program provides insured loans and loan guarantees to qualified utility providers to finance construction of electric generation, transmission and distribution facilities and system improvements in rural areas. Funds may be used for demand-side management, energy conservation programs, and on-grid and off-grid renewable energy systems.

### **Energy Efficiency and Conservation Loans**

This program provides loans to USDA electric loan borrowers for energy audits and energy efficiency upgrades that enable the electric utilities to implement energy efficiency service improvements on behalf of their customers. Funds may be used for weatherization, HVAC improvements, high efficiency lighting and conversions to more efficient or renewable energy sources, such as consumer-scale solar power and ground-source heat pumps.

### Telecommunications Infrastructure Loans

This program provides financing to construct, maintain, improve and expand telephone and broadband services in rural areas.

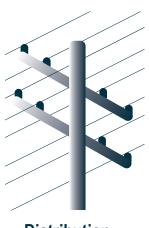
### **Broadband Direct Loans and Loan Guarantees**

This program provides funds to qualified providers to construct, improve or acquire facilities and equipment needed to implement broadband service in eligible rural areas.

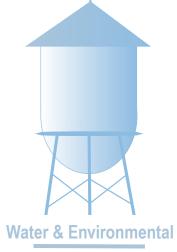
### Rural Utilities Programs (continued)

### **Virginia Success Stories**

#### **Rural Utilities Investment Breakdown**







\$51,291,000 38 awards



**Community Connect** \$1,825,026 1 award



**Distance Learning** and Telemedicine

\$587.264 2 awards

#### **Distance Learning and Telemedicine Grants**

DLT grants help rural communities use the unique capabilities of telecommunications to connect to each other and overcome the effects of remoteness and low population density. For example, this program finances telecommunications equipment and systems that can link teachers and medical service providers in one area to students and patients in another remote location.

#### **Community Connect Grants**

Community Connect grants help deploy broadband service in rural communities where it is not yet economically viable for private sector providers to deliver broadband. Projects funded through the program include community centers that offer free public access to broadband for 2 years.

#### **Water and Waste Disposal Program**

This program provides affordable direct loans, loan guarantees and grants to build, repair or improve public water systems and wastewater collection systems in rural areas.

#### **Solid Waste Management Grants**

This program provides technical assistance and training grants to people who operate or maintain landfills to help reduce or eliminate pollution of water resources in rural areas.

#### **Circuit Rider Program**

This program provides grants for technical assistance and training to rural water systems experiencing difficulties with day-to-day operations, finances or management.

Total Investment

\$499,165,290

45 awards



#### **Summer Food Service Program**

Many children in our state and country look forward to summer vacation and the fun it brings each year, but many others face uncertainty because their only healthy meal often comes from school.

To fill the gap, the National School Lunch Program temporarily ends each summer, USDA created the Summer Food Service Program to help ensure lowincome children continue to receive nutritious meals during the summer months.

USDA Rural Development's multi-family housing complexes serve as food service sites for the program. Currently, Virginia leads the nation in SFSP sites.



Virginia SFSP sites

**16,248** meals served in 2016



#### **Decades Partnering With Dickenson**

The Dickenson County Judicial Center opened this year in May. Made possible in part by a \$10 million USDA Rural Development low-interest loan, the center replaced an inadequate 100-year-old court building. The new and bigger facility is safer for visitors, employees and inmates. It houses all of Dickenson's local courts and their clerks' offices, holding cells, and juvenile and adult probation operations.

Also in 2016, Dickenson's Ridgeview High School completed its first school year. Before the school was built using a \$40 million USDA Rural Development lowinterest loan, students in the county attended one of three decades-old high schools, all of which were crumbling around them and offered limited curricula and activities. In Ridgeview's first year, its newly united students won state championships in both academics and athletics.

In the roughly 25 years prior to 2016, the county partnered with USDA Rural Development on more than 15 water and wastewater projects. When the partnership began, about 35 percent of county residents had access to public water, today that number is close to 93 percent.

Dickenson's future will be built on the foundation the projects above have established.

### Virginia Success Stories (continued)

### **Investments by County**

#### Renewable Energy for Knights Gambit



In 2016, Knights Gambit Vineyard in Albermarle County received a Rural Energy for America Program (REAP) grant for \$17,362 to install a 27.04 kW Solar Photovoltaic that supplies the vineyard with renewable energy.

Established in 2003, Knights Gambit has made a name for itself in the Blue Ridge Mountains by providing fresh grapes to various local wineries. Now producing and selling its own wines in local shops and restaurants under

the Knight's Gambit label, manager Paul Summers has aspirations of establishing his own winery in conjunction to the vineyard.

The recent opening of the Knights Gambit wine tasting room takes the vineyard a step closer to the dream of becoming a winery. Summers said the REAP grant impacts the wine tasting room more than the vineyard itself.

Having heard about USDA Rural Development through solar contractor Alt Energy, Summers told us that renewable energy usage is very important to him in his operation of the vineyard.

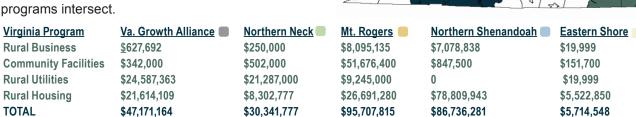
"USDA helped me offset the cost of the solar panels that help lower our carbon footprint in terms of the electricity we use in the wine tasting room," Summers said. "Down the road my dream is to have a winery where we can hopefully offset the carbon footprint energy usage there."

2016 Regions

### **Stronger Economies Together (SET)**

#### **Stronger Economies Together (SET)**

SET is a program that brings regions together to work as teams in pursuit of shared economic advancement. Since 2015 USDA Rural Development has ushered five Virginia regions through the process. Regions create their own regional economic development plans and partner with USDA Rural Development where goals and available programs intersect.



In 2016, the Eastern Shore, Northern Shenandoah and Mt. Rogers each completed their plans.

County	Loans	Loan Amount Obligated	Grants	Grant Amount Obligated	Total Awards	Total Amount
Accomack County	21	\$7,237,657	19	\$599,159	40	\$7,836,816
Albemarle County	52	\$18,763,853	5	\$306,457	57	\$19,070,310
Alexandria City	0	0	1	\$172,433	1	\$172,433
Alleghany County	33	\$2,913,170	0	0	33	\$2,913,170
Amelia County	17	\$3,135,262	2	\$83,276	19	\$3,218,538
Amherst County	67	\$9,341,372	2	\$420,644	69	\$9,762,016
Appomattox County	31	\$4,530,062	1	\$134,723	32	\$4,664,785
Arlington County	0	0	0	0	0	0
Augusta County	122	\$20,491,060	9	\$1,556,205	131	\$22,047,265
Bath County	5	\$28,493,940	0	0	5	\$28,493,940
Bedford City	11	\$1,342,000	2	\$315,326	13	\$1,657,326
Bedford County	124	\$19,650,131	2	\$57,419	126	\$19,707,550
Bland County	8	\$2,244,884	3	\$1,026,000	11	\$3,270,884
Botetourt County	61	\$8,925,543	0	0	61	\$8,925,543
Bristol City	1	\$7,945,135	0	0	1	\$7,945,135
Brunswick County	13	\$670,320	9	\$686,846	22	\$1,357,166
Buchanan County	5	\$424,205	6	\$1,862,526	11	\$2,286,731
Buckingham County	24	\$3,668,686	5	\$170,366	29	\$3,839,052
Buena Vista City	17	\$1,783,255		\$638,475	20	\$2,421,730
Campbell County	112	\$15,956,530	3	\$75,612	115	\$16,032,142
Caroline County	77	\$19,620,922	3	\$844,098	85	\$20,465,020
Carroll County	44	\$7,909,712	8		60	\$8,176,574
Charles City County			16	\$266,862	12	\$1,738,208
Charlotte County	8	\$1,207,483	4	\$530,725	9	\$1,044,285
Charlottesville City	5	\$506,115	4	\$538,170		\$1,044,263
•	1	\$153,082	1	\$5,651	2	
Chesapeake City Chesterfield County	0	0 074 050	1	\$971,631	1	\$971,631
•	47	\$8,971,059	1	\$8,660	48	\$8,979,719
Clarke County	12	\$3,312,229	2	\$172,273	14	\$3,484,502
Clifton Forge City	0	0	0	0	0	0
Colonial Heights City	0	0	0	0	0	0
Covington City	20	\$2,180,810	0	0	20	\$2,180,810
Craig County	6	\$875,164	1	\$108,365	7	\$983,529
Culpeper County	97	\$40,085,772	2	\$277,998	99	\$40,363,770
Cumberland County	17	\$2,533,893	2	\$267,578	19	\$2,801,471
Danville City	0	0	0	0	0	0
Dickenson County	3	\$68,085	8	\$98,329	11	\$166,414
Dinwiddie County	50	\$7,403,515	2	\$15,541	52	\$7,419,056
Emporia City	4	\$364,933	4	\$664,516	8	\$1,029,449
Essex County	9	\$1,232,884	6	\$276,156	15	\$1,509,040
Fairfax City	0	0	0	0	0	0
Fairfax County	0	0	0	0	0	0
Falls Church City	0	0	0	0	0	0
Fauquier County	59	\$14,821,532	1	\$148,800	60	\$14,970,332
Floyd County	13	\$1,716,312	3	\$88,144	16	\$1,804,456
Fluvanna County	50	\$8,800,656	1	\$4,050	51	\$8,804,706
Franklin City	6	\$804,313	6	\$43,744	12	\$848,057
Franklin County	63	\$8,883,632	1	\$156,023	64	\$9,039,655
Frederick County	190	\$36,081,807	2	\$36,733	192	\$36,118,540

### **Investments by County** (continued)

Page County

Patrick County

Petersburg City

Pittsylvania County

25

19

75

\$3,299,414

\$2,792,182

\$8,451,848

10

5

5

\$905,179

\$238,914

0

\$1,585,893

35

24

0

80

\$4,204,593

\$4,378,075

\$8,690,762

0

#### County Loan Amount Obligated Grants Grant Amount Obligated **Total Awards** Total Amount Loans Fredericksburg City 0 0 0 0 Galax City 14 \$1,293,531 \$1,589,681 \$296,150 18 Giles County 24 \$2,786,921 \$475,948 29 \$3,262,869 Gloucester County 59 \$9,454,091 3 \$139,708 62 \$9,593,799 Goochland County 14 \$2,817,729 3 \$272,045 17 \$3,089,774 Grayson County 28 \$1,031,364 \$2,993,580 23 51 \$4,024,944 Greene County 36 \$7,180,227 36 \$7,180,227 Greensville County \$22,373,976 \$2,437,360 \$24,811,336 Halifax County \$1,270,616 \$3,070,246 19 \$1,799,630 9 28 Hampton City 0 Hanover County 40 \$12,670 42 \$8,740,301 \$8,727,631 Harrisonburg City \$119,500 \$3,119,500 \$3,000,000 2 Henrico County \$357,073 \$2,126,848 \$1,769,775 11 Henry County \$19,560,491 77 \$18,918,057 \$642,434 81 **Highland County** 0 0 Hopewell City \$481,000 0 \$481,000 Isle of Wight County 38 \$7,485,064 \$472,027 43 \$7,957,091 James City County 18 \$4,522,143 \$3,675,419 \$846,724 24 King and Queen County \$881,538 0 \$881,538 King George County 33 \$7,236,133 \$111,168 34 \$7,347,301 King William County 40 42 \$7,799,935 \$7,524,539 \$275,396 Lancaster County 14 17 \$4,810,166 \$2,667,507 \$2,142,659 Lee County \$2,128,406 15 \$792,508 14 \$1,335,898 29 Lexington City \$620,100 \$332,090 \$952,190 Loudoun County 15 \$379,375,314 \$537,554 19 \$379,912,868 53 Louisa County 56 \$8,603,502 \$8,539,868 \$63,634 Lunenburg County \$514,383 \$688,527 15 \$1,202,910 Lynchburg City 0 Madison County 21 \$17,547 \$3,667,326 \$3,649,779 24 Manassas City 0 0 0 Manassas Park City 0 Martinsville City \$867,939 \$240,644 \$1,108,583 2 Mathews County 18 \$2,455,583 \$2,145,926 \$309,657 20 Mecklenburg County 11 23 \$2,043,494 \$937,805 12 \$1,105,689 Middlesex County \$1,250,755 15 \$1,528,774 \$278,019 Montgomery County 101 89 \$13,966,442 12 \$1,077,017 \$15,043,459 **Nelson County** \$633,769 \$26,771,688 \$26,137,919 18 New Kent County \$2,778,400 14 \$2,778,400 0 14 Newport News City 0 Norfolk City 0 0 Northampton County 10 \$675,458 28 \$2,202,274 38 \$2,877,732 Northumberland County 11 \$1,309,656 \$1,222,419 \$87,237 Norton City \$571,208 \$571,208 **Nottoway County** 17 25 \$2,144,229 \$801,074 \$2,945,303 Orange County 57 \$10,690,161 8 \$998,742 65 \$11,688,903

### **Investments by County** (continued)

County	Loans	Loan Amount Obligated	Grants	Grant Amount Obligated	Total Awards	Total Amount
Poquoson City	0	0	0	0	0	0
Portsmouth City	0	0	0	0	0	0
Powhatan County	47	\$9,531,479	2	\$269.959	49	\$9,801,438
Prince Edward County	21	\$2,702,285	2	\$175,875	23	\$2,878,160
Prince George County	21	\$3,734,708	0	0	21	\$3,734,708
Prince William County	21	\$6,317,142	1	\$7,932	22	\$6,325,074
Pulaski County	78	\$8,908,266	7	\$937,582	85	\$9,845,848
Radford City	18	\$2,626,468	2	\$321,917	20	\$2,948,385
Rappahannock County	3	\$531,310	1	\$250,000	4	\$781,310
Richmond City	1	\$188,071	2	\$70,510	3	\$258,581
Richmond County	6	\$19,030,489	8	\$1,098,017	14	\$20,128,506
Roanoke City	1	\$434,182	0	0	1	\$434,182
Roanoke County	202	\$31,279,950	1	\$7,500	203	\$31,287,450
Rockbridge County	29	\$4,709,389	7	\$3,170,339	36	\$7,879,728
Rockingham County	104	\$37,232,247	6	\$978,109	110	\$38,210,356
Russell County	13	\$1,283,978	11	\$952,735	24	\$2,236,713
Salem City	0	0	0	0	0	0
Scott County	11	\$522,719	18	\$643,346	29	\$1,166,065
Shenandoah County	109	\$23,740,329	7	\$295,817	116	\$24,036,146
Smyth County	49	\$5,242,791	2	\$216,679	51	\$5,459,470
Southampton County	30	\$4,437,436	5	\$916,587	35	\$5,354,023
Spotsylvania County	151	\$33,784,411	4	\$243,275	155	\$34,027,686
Stafford County	51	\$13,056,574	0	0	51	\$13,056,574
Staunton City	0	0	1	\$98,625	1	\$98,625
Suffolk City	0	0	2	\$348,181	2	\$348,181
Surry County	4	\$562,042	5	\$710,223	9	\$1,272,265
Sussex County	8	\$649,701	8	\$603,548	16	\$1,253,249
Tazewell County	34	\$3,200,807	15	\$1,064,724	49	\$4,265,531
Virginia Beach City	0	0	0	0	0	0
Warren County	105	\$18,564,080	2	\$40,384	107	\$18,604,464
Washington County	65	\$58,084,981	14	\$758,462	79	\$58,843,443
Waynesboro City	62	\$8,816,389	1	\$178,454	63	\$8,994,843
Westmoreland County	25	\$4,027,072	4	\$66,377	29	\$4,093,449
Williamsburg City	0	0	0	0	0	0
Winchester City	0	0	1	\$288,036	1	\$288,036
Wise County	23	\$3,502,998	17	\$1,539,527	40	\$5,042,525
Wythe County	46	\$6,073,128	8	\$324,556	54	\$6,397,684
York County	6	\$1,211,308	3	\$108,815	9	\$1,320,123
Total	3,790	\$1,222,956,902	536	\$55,229,013	4,352	\$1,278,185,915

<sup>\*</sup>USDA Rural Development is statutorily restricted to only invest in rural areas. The investment total broken down by county does not match the state's overall investment total as some projects were not attributed to a geographical service area.

### **Rural Housing Service**

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Single-Family Housing Direct Loans (including Self-Help Loans)	Safe, well-built, affordable homes for very-low- and low- income rural Americans.	Families and individuals.	Buy, build, improve, repair or rehabilitate a rural home as the applicant's permanent residence.	Rural areas with populations of up to 35,000.	Direct loan.	Up to 100% of market value or cost. Loan term of 33/38 years. Applicant may be eligible for payment assistance (subsidy) on the loan.
Single-Family Housing Loan Guarantees	To assist low- to moderate-income applicants/households in buying their homes by guaranteeing loans made by private lenders.	Families and individuals.	Purchase new or existing homes and refinance existing Rural Development guaranteed or direct loans.	Rural areas with populations of up to 35,000.	Loan guarantee.	30-year, fixed. The interest rate is negotiated between lender and borrower. Loans up to 100% of market value plus the amount of the up-front guarantee fee being financed.
Single-Family Housing Repair Loans and Grants	To help very-low-income applicants remove health and safety hazards or repair their homes.	Families and individuals who currently own their home.	Repair/replace roof, winterize, purchase or repair heating system, structural repair, water/ sewage connect fees, etc.	Rural areas with populations of up to 35,000.	Direct loan and grant.	Loans up to \$20,000 up to 20 years at 1%. Grants available to very-low-income applicants 62 years or older unable to pay 1% loan.
Self-Help Housing Technical Assistance Grants	Assist lower income families in building their own homes.	Nonprofits and public bodies.	rofits and Technical assistance		Grant.	Grant agreement.
Rural Rental Housing Direct Loans	Safe, well-built, affordable rental housing for very-low-income individuals and families.	Individuals, trusts, associations, limited partnerships, for- profit and nonprofit entities, tribes, public bodies.	New construction or substantial rehabilitation of rental housing.	Rural areas with populations of up to 35,000.	Direct loan.	Up to 100% of total development cost (nonprofits); 97% (forprofits); 95% (forprofits with Low-Income Housing Tax Credits). 30-year term with up to 50-year amortization.
Rural Rental Housing Loan Guarantees	Provides guarantees on loans to build or preserve affordable housing for very-low- to moderate-income tenants.	For profit and nonprofit lenders.	Build or rehabilitate affordable rental housing.	Rural areas with populations of up to 35,000.	Loan guarantee.	At least 25-year term with fixed interest rate. Loan guarantees up to 90% of the principal.
Housing Preservation Grants	Repair and rehabilitate housing owned or occupied by very-lowand low-income rural families.	Public bodies and nonprofit organizations.	To operate a program that finances repair and rehabilitation activities for single-family and small rental properties.	Rural areas with populations of up to 35,000.	Grant.	Grant agreement.
Farm Labor Housing Loans and Grants	Safe, well-built affordable rental housing for farmworkers.	Individuals, public and private nonprofit organizations.	New construction or substantial rehabilitation of rental housing.	Not applicable.	Direct loan and grant.	Up to 102% of total development cost. Up to 33 years to repay at 1% interest.
Community Facilities Loans and Grants	Improve, develop, or finance essential community facilities for rural communities.	Public bodies, nonprofits, and Federally recognized tribes.	Construct, enlarge, or otherwise improve essential community facilities, such as public safety, fire and rescue, telecommunications, schools, libraries, hospitals, other healthcare facilities, etc.	City, town, or unincorporated area of not more than 20,000 in population. Facilities must primarily serve rural residents.	Direct loan, loan guarantee, or grant.	Up to 100% of market value. Term is for useful life of the facility or equipment, the State statute, or 40 years. Maximum grant 75% of project cost. Grant eligibility based on income, population, and need.
Rural Community Development Initiative	To facilitate housing, community facility, and community and economic development projects.	Private nonprofit or public organizations, philanthropic foundations, low-income communities.	Technical assistance grants of \$50,000 to \$300,000 to develop the capacity and ability of awardees to carry out needed projects.	City, town, or unincorporated area of not more than 50,000 in population.	Grant.	Matching funds required for grant.

For direct loans and grants, apply to Rural Development. For loan guarantees, apply to participating intermediaries such as approved banks, mortgage companies, etc.

### **Rural Business-Cooperative Service**

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Business and Industry Loan Guarantees	Create jobs/stimulate rural economies by providing financial backing for rural businesses.	Lenders/Businesses.	Real estate, buildings, equipment, supplies, working capital, and some debt refinancing.	All areas except cities over 50,000 and their contiguous urbanized areas.	Loan guarantee.	Lender and borrower negotiate terms. Up to 30 years for real estate, 15 years for machinery and equipment, and 7 years for working capital.
Rural Business Development Grants	Help startup or expand small and emerging private businesses and/or nonprofits in rural communities. Note: This program, created through the 2014 Farm Bill, combines the former Rural Business Enterprise Grant and Rural Business Opportunity Grant programs.	Public bodies, government entities, nonprofit entities, and Federally recognized tribes.	Acquire or develop land, buildings, plants and equipment; build or improve access roads, parking areas, utility extensions, and water and waste disposal facilities; provide technical assistance; establish revolving loan funds; and support rural distance learning programs that provide educational or job training.	All areas rural in character except cities over 50,000 and their contiguous urbanized areas.	Grant.	Grants are awarded on a competitive basis.
Intermediary Relending Program Loans	Establish revolving funds for business facilities and community development projects.	Public bodies, nonprofit corporations, Native American tribes, and cooperatives.	Community development projects, establish or expand businesses, create or save rural jobs.	Rural areas and incorporated places with populations of less than 50,000.	Direct loan.	The intermediary makes loans to businesses from its revolving loan fund on terms consistent with security offered. Intermediary pays 1% for 30 years.
Rural Microentrepreneur Assistance Program	Establish revolving funds to target assistance to small rural enterprises.	Microenterprise Development Organizations (MDOs).	Loans, technical and capacity-building assistance to businesses with 10 or fewer employees and sole proprietorships.	All areas except cities over 50,000 and their contiguous urbanized areas.	Loans, grants.	Rural microenterprises apply directly to the intermediary.
Rural Economic Development Loans and Grants	Finance economic development and job creation in rural areas.	Rural Utilities Service-financed electric and telephone utilities.	Business startups or expansion projects that create rural jobs.	Rural areas with priority for places with populations of 2,500 or less.	Direct loan or grant to establish revolving loan fund.	Intermediary makes loans to for-profit or nonprofit businesses and public bodies. Loans are 0% for 10 years.
Rural Cooperative Development Grants	Establish/ operate centers for cooperative development.	Nonprofits and institutions of higher education.	Establish centers to provide technical assistance, training, applied research, and collection and interpretation of data, for the purpose of cooperative development.	All areas except cities over 50,000 and their contiguous urbanized areas.	Grant.	Minimum 25% fund match (5% for 1994 Institutions). Grants awarded competitively.
Socially Disadvantaged Groups Grants	Provides funds to eligible co-ops or co-op associations, or co-op development centers to provide technical assistance to small, socially disadvantaged groups in rural areas. Note: formerly known as the Small, Socially Disadvantaged Producer Grant Program.	Cooperatives and co-op development centers that serve socially disadvantaged groups where a majority of the board of directors or governing board is comprised of individuals who are members of socially disadvantaged groups.	Technical assistance.	All areas, except cities over 50,000 and their contiguous urbanized areas.	Grant.	Grants are awarded on a competitive basis. There is no matching requirement.

### **Rural Business-Cooperative Service**

(continued)

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Value-Added Producer Grants	Help independent agricultural producers enter into activities that add value to their crops.	Independent producers, farmer and rancher cooperatives, producer groups, and majority-controlled producer-based business ventures.	Feasibility studies, business plans; working capital.	All areas.	Grant.	Grants are awarded on a competitive basis. Funds cannot be used to build facilities or purchase equipment. Funds must be matched on a dollar-fordollar basis.
Rural Energy for America Program (REAP) Loan Guarantees and Grants	Provide assistance for energy efficiency improvements or purchase a renewable energy system for operations.	Rural small businesses and agricultural producers.	Energy efficiency improvements, renewable energy systems, land acquisition, and working capital.	Cities, towns, unincorporated areas with populations less than 50,000. Population limits do not apply to agricultural producers.	Loan guarantee and/or grant.	Grants up to 25% of project costs not to exceed \$250,000 for energy efficiency projects and \$500,000 for renewable energy. Loan guarantees up to 75% of project cost not to exceed \$25 million.
REAP Audit/Development Grants	Provide grant to entity to pass through to a small business or agricultural producer for 75% of the cost of an energy audit or renewable energy development assistance.	State, tribal, or local government institutions of higher education; rural electric cooperatives; or public power entities.	\$100,000 grant to entities, smaller ones to small business and agricultural producers for 75% of energy audit or renewable energy development assistance.	Cities, towns, unincorporated areas with populations less than 50,000.	Grant.	\$100,000 to entities and up to 75% of the cost of energy audit for renewable energy development assistance.
Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program Loan Guarantees	Provide loan guarantees to develop and construct commercial-scale biorefineries or retrofit facilities using eligible technology for the development of advanced biofuels. Note: The program was formerly known as the Biorefinery Assistance Program.	Individuals; Indian tribes; State or local governments; corporations; farm cooperatives; associations of agricultural producers; national laboratories; higher learning institutions; rural electric co-ops; public power entities; or consortiums of any of the entities.	Loan guarantees to develop and construct commercial-scale biorefineries or retrofit facilities to use eligible technology for the development of advanced biofuels.	No restrictions.	Loan.	90% (maximum) guarantee on loans up to \$125 million; 80% (maximum) guarantee on loans less than \$150 million; 70% (maximum) guarantee on loans of \$150 million but less than \$200 million; 60% (maximum) guarantee on loans of \$200 million up to \$250 million.
Repowering Assistance Program	Provide payments to biorefineries to replace fossil fuels with biomass.	Biorefineries.	Grant to biorefineries, including ethanol and biodiesel plants that use electricity generated from natural gas and coal and require this for the fermentation process.	No restrictions.	Grant.	As funds are available. Complete applications submitted to National Office for review. Grant awards determined by National Office.
Advanced Biofuel Payment Program	Provide payments to producers of advanced biofuels.	Eligible producers of advanced biofuels.	Grant to producers of advanced biofuels (non-cornmercial-based).	No restrictions.	Grant.	As funds are available. Complete applications submitted to National Office for review. Grant awards determined by National Office.

For direct loans and grants, apply to Rural Development. For loan guarantees, apply to participating intermediaries such as eligible banks, etc. For revolving funds (RMAP, IRP, and REDLG), intermediaries apply to Rural Development, others to the intermediaries.

### **Rural Utilities Service**

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Water and Waste Disposal Loans and Grants	Provide infrastructure for rural areas.	Public entities, Indian tribes and nonprofit corporations.	Build, repair, and improve public water systems and waste collection and treatment systems.	Rural areas and towns with up to 10,000 in population.	Direct loan and grant.	Repayment period is a maximum of 40 years. Grant funds may be available.
Water and Waste Disposal Loan Guarantees	Provide infrastructure for rural areas.	Public entities, Indian tribes and nonprofit corporations.	Construct, repair, and improve water supply and distribution systems and waste collection and treatment systems.	Rural areas and towns with up to 10,000 in population.	Loan guarantee.	Eligible lenders obtain up to a 90% guarantee on loans they make and service.
Solid Waste Management Grants	Provide technical assistance and/or training to those who operate and maintain active landfills.	Public bodies, private nonprofit organizations, Indian tribes, and academic institutions.	Technical assistance and training to improve landfill conditions and protect against threats to nearby water resources.	Rural areas, and towns with up to 10,000 in population.	Grant.	Applications accepted year- round. Complete applications submitted to National Office for review.
Technical Assistance/ Training/ Circuit Rider	Provide technical assistance and training.	Public, private, and nonprofit organizations.	Provide technical assistance and training to assist with management of water and waste projects.	Rural areas and towns with up to 10,000 in population.	Grant.	As funds are available. Complete applications submitted to National Office for review.
Rural Broadband Direct Loans and Loan Guarantees	Deployment of broadband service to eligible rural communities. Note: The 2014 Farm Bill revised program provisions. An interim rule was published in FY 2015.	Entities seeking to provide broadband services in rural areas.	Funds to construct, improve, and acquire facilities and equipment to provide broadband service in eligible rural communities.	Rural areas. Refer to the rule for specific definition and population limits.	Minimum and maximum loan amounts published annually in the Federal Register.	Refer to the rule for loan terms and conditions.
Electric and Telecommunications Loans	Help rural communities obtain affordable, high- quality electric and telecommunications services.	Nonprofit and cooperative associations, public bodies, and other utilities.	Generation, transmission facilities, and distribution of electric power, including alternative, renewable, conservation, and energy efficiency programs. Enhance 911 emergency service, digital switching equipment, and fiber optic cable, along with traditional main system telecommunications service.	Electric: areas served by an existing rural electric borrower, or rural areas other than a city or town of more than 20,000. Telecommunications: areas or cities with populations under 5,000.	Direct loan or loan guarantee.	Interest rates are established in accordance with 7 CFR 1714. Contact RUS at www.rd.usda.gov or 1 (800) 670-6553.
Distance Learning and Telemedicine	Develop and deploy advanced telecommunication services throughout rural America to improve education and healthcare.	Incorporated entities, including municipalities, for-profit, and nonprofit corporations that operate rural schools, libraries, healthcare clinics, and other educational or healthcare facilities.	To provide end- user equipment and programming that delivers distance learning and telemedicine services into eligible areas.	Rural areas outside incorporated or unincorporated cities with populations up to 20,000.	Grant.	Awards range from \$50,000 to \$500,000. A minimum of 15% in matching funds is required.
Community Connect Grants	Provide public access to broadband in otherwise unserved communities.	Public bodies, tribes, cooperatives, nonprofits, limited dividend or mutual associations; corporations, and other legally organized entities.	To build broadband infrastructure and establish a community center that offers free public access to broadband for two years.	A single community, outside incorporated or unincorporated cities, with a population over 20,000 and that does not have broadband.	Grant.	Minimum: \$50,000; Maximum: \$1 million. Amounts are published in Notices of Funding Availability and may vary.

Electric and Telecom Programs: Contact the Rural Utilities Service Administrator; Water Programs: Contact the Rural Development State Office. CFR refers to Code of Federal Regulations.

### **Summary of Funding Purposes**

	Land & Bldgs.	Mach. & Equip.	Working Capital	Infrastructure	Tech. Asst./Train.
Rural Housing and Community Facilities Programs					
Single-Family Housing Direct Loans (including Self-Help Loans)	<b>*</b>				
Single-Family Housing Loan Guarantees	<b>*</b>				
Single-Family Housing Repair Loans/Grants	<b>*</b>				
Self-Help Housing Technical Assistance Grants					<b>*</b>
Rural Rental Housing Direct Loans	<b>*</b>			<b>*</b>	
Rural Rental Housing Loan Guarantees	<b>*</b>			<b>*</b>	
Housing Preservation Grants	<b>*</b>	<b>*</b>	<b>*</b>	<b>*</b>	<b>*</b>
Farm Labor Housing Loans/Grants	<b>*</b>			<b>*</b>	
Community Facilities Direct Loans, Loan Guarantees, Grants*	<b>*</b>	<b>*</b>	<b>*</b>	<b>*</b>	
Rural Community Development Initiative					<b>*</b>
Rural Business and Cooperative Programs					
Business and Industry Loan Guarantees	<b>*</b>	•	<b>*</b>	<b>*</b>	
Rural Business Development Grants	<b>*</b>	*	<b>*</b>	<b>*</b>	<b>*</b>
Intermediary Relending Program Loans	<b>*</b>	*	<b>*</b>		
Rural Microentrepreneur Assistance Program	<b>*</b>	*	<b>*</b>	<b>*</b>	<b>*</b>
Rural Economic Development Loans and Grants	<b>*</b>	*	<b>*</b>	<b>*</b>	<b>*</b>
Rural Cooperative Development Grants				<b>*</b>	<b>*</b>
Socially Disadvantaged Groups Grants					<b>*</b>
Value-Added Producer Grants			<b>*</b>	<b>*</b>	<b>*</b>
Rural Energy for America Program Loan Guarantees/Grants	<b>*</b>	*		<b>*</b>	<b>*</b>
Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program Loan Guarantees					
Repowering Assistance Program					
Advanced Biofuel Payment Program					
Rural Utilities Programs					
Water and Waste Disposal Direct Loans, Loan Guarantees, Grants	•	<b>*</b>		•	
Solid Waste Management Grants					<b>*</b>
Technical Assistance/Training/Circuit Rider					<b>*</b>
Rural Broadband Direct Loans and Loan Guarantees	<b>*</b>			<b>*</b>	
Electric and Telecommunications Direct Loans/Loan Guarantees	<b>*</b>	<b>*</b>		<b>*</b>	
Distance Learning and Telemedicine Loans/Grants		<b>*</b>		<b>*</b>	
Community Connect Grants	<b>*</b>	*	<b>*</b>	<b>*</b>	

<sup>\*</sup> Initial operating expenses are eligible in conjunction with the financing of an eligible community facility project. However, grant funds may not be used to fund initial operating expenses.

### **Notes**

22 | USDA Rural Development 2016 Progress Report | 23

#### **Notes**

#### December 2016

#### **Non-Discrimination Policy**

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- (1) mail: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights. 1400 Independence Avenue, SW, Washington, D.C. 20250-9410;
- (2) fax: (202) 690-7442; or
- (3) email: program.intake@usda.gov (link sends e-mail).

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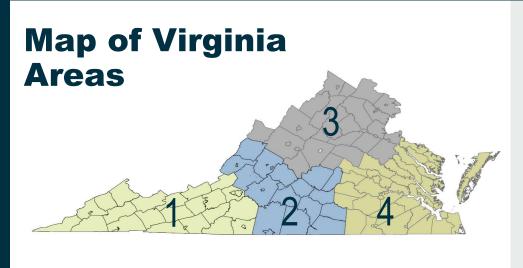
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Contact us to learn more at: **USDA Rural Development National Office** Mail Stop 0107 1400 Independence Avenue SW Washington, DC 20250-0107

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